

United States Bankruptcy Court Northern DISTRICT OF Illinois		Voluntary Petition																												
Name of Debtor (if individual, enter Last, First, Middle): Harris-McGraw, Michele D.		Name of Joint Debtor (Spouse) (Last, First, Middle):																												
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																												
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): XXX-XX-4940		Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):																												
Street Address of Debtor (No. and Street, City, and State): 21616 S. Wildflower Road Matteson, IL 60443		Street Address of Joint Debtor (No. and Street, City, and State):																												
		ZIP Code																												
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business:																												
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																												
		ZIP Code																												
Location of Principal Assets of Business Debtor (if different from street address above):																														
		ZIP Code																												
Type of Debtor (Form of Organization) (Check one box.)		Nature of Business (Check one box.)																												
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other																												
		Tax-Exempt Entity (Check box, if applicable.)																												
		<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).																												
		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)																												
		<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13																												
		<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding																												
Nature of Debts (Check one box.)																														
<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																														
Filing Fee (Check one box.)																														
<input type="checkbox"/> Full Filing Fee attached. <input checked="" type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.																														
Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).																														
Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million.																														
Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors																														
Statistical/Administrative Information																														
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																														
Estimated Number of Creditors <table border="1"> <tr> <td>1-</td> <td>50-</td> <td>100-</td> <td>200-</td> <td>1,000-</td> <td>5,001-</td> <td>10,001-</td> <td>25,001-</td> <td>50,000</td> </tr> <tr> <td>49</td> <td>99</td> <td>199</td> <td>999</td> <td>5,000</td> <td>10,000</td> <td>25,000</td> <td>50,000</td> <td>10</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td></td> </tr> </table>				1-	50-	100-	200-	1,000-	5,001-	10,001-	25,001-	50,000	49	99	199	999	5,000	10,000	25,000	50,000	10	<input checked="" type="checkbox"/>	<input type="checkbox"/>							
1-	50-	100-	200-	1,000-	5,001-	10,001-	25,001-	50,000																						
49	99	199	999	5,000	10,000	25,000	50,000	10																						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																							
Estimated Assets <input type="checkbox"/> \$0 to \$10,000 <input type="checkbox"/> \$10,000 to \$100,000 <input checked="" type="checkbox"/> \$100,000 to \$1 million <input type="checkbox"/> \$1 million to \$100 million <input type="checkbox"/> More																														
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,000 to \$100,000 <input checked="" type="checkbox"/> \$100,000 to \$1 million <input type="checkbox"/> \$1 million to \$100 million <input type="checkbox"/> More																														

U.S. Bankruptcy Court
Northern District Of Illinois
Filed: 09/17/2007
Time: 9:26 AM
Debtor: Michele D. Harris-McGraw
Case: 07-16870
Chapter: 13 Rec. # :
Judge: Susan Sonderby
341 mtg: 10/10/2007 @ 01:00pm
ConfHrg: 09/17/2007 09/17/2007
Trustee: Tom Vaughn



1:07BK16870-BK001

Official Form 1 (10/06)

Form B1, Page 3

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): <u>Harris-McGraw, Michele D.</u>
Signatures		
Signature(s) of Debtor(s) (Individual/Joint)		Signature of a Foreign Representative
<p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>		
<p>X <u>Michele D. Harris-McGraw</u> Signature of Debtor</p> <p>X _____</p> <p>Signature of Joint Debtor <u>708-748-2996</u></p> <p>Telephone Number (if not represented by attorney) <u>September 17, 2007</u></p> <p>Date _____</p>		<p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p>Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>_____ Date</p>
Signature of Attorney		Signature of Non-Attorney Bankruptcy Petition Preparer
<p>X <u>Pro Se</u></p> <p>Signature of Attorney for Debtor(s) _____</p> <p>Printed Name of Attorney for Debtor(s) _____</p> <p>Firm Name _____</p> <p>Address _____</p> <p>Telephone Number _____</p> <p>Date _____</p>		
<p>Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____</p> <p>Signature of Authorized Individual _____</p> <p>Printed Name of Authorized Individual _____</p> <p>Title of Authorized Individual _____</p> <p>Date _____</p>		
<p>Printed Name and title, if any, of Bankruptcy Petition Preparer _____</p> <p>Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) _____</p> <p>Address _____</p> <p>X _____</p> <p>Date _____</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p>		

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Michele D. Harris-McGraw
Debtor(s)

Case No. _____
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

Official Form 1, Exh. D (10/06) – Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]* *[Summarize exigent circumstances here.]*

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Michele D. Harris - McLean

Date: 9/17/07

**United States Bankruptcy Court
Northern District of Illinois**

In re Michele D. Harris-McGraw
Debtor(s)

Case No. _____
Chapter 13

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 46

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: September 17, 2007

Michele D. Harris - McGraw
Signature of Debtor

Michele D. Harris-McGraw
21616 S. Wildflower Road
Matteson, IL 60443

Ameristar Financial Co
1795 N Butterfield Rd
Libertyville, IL 60048

At&t
Po Box 8105
Aurora, IL 60507-8105

Bally Total Fitness
12440 E Imperial Suite 3
Norwalk, CA 90650

Cap One Bk
Po Box 85520
Richmond, VA 23285

Capital Mgmt Svcs
726 Exchange Street Suite 700
Buffalo, NY 14210

▲ Cca
Po Box 806
Norwell MA 02061-0806

Chase
800 Brooksedge Blvd
Westerville, OH 43081

Citibank N A
701 E 60th St N
Sioux Falls, SD 57104

Citifinancial
Po Box 499
Hanover, MD 21076

Com Ed
Bill Payment Center
Chicago, IL 60668

• Dfs/Cit
One Dell Way
Round Rock, TX 78682

Evergreen Finance
Po Box 2129
Orland Park, Illinois 60462

Evergreen Finance
2601 W 95th St
Orland Park, Illinois 60462

First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104

Glacial Star Group
150 Motor Pkwy Suite 103
Hauppauge, NY 11788

Gdyr/CBSD
Po Box 9714
Gray, TN 37615

GE Custom Auto
3332 Walden Ave
Depew, NY 14043

Gtwy/Cbsd
Po Box 6003
Hagerstown, MD 21747

Holden Park Condominium Association
c/o Attorney Stuart A. Follett
1156 Shure Drive, #140
Arlington Heights, IL 60004

✓ Hsbc/Wicks
90 Christiana Rd
New Castle, DE 19720

Lvny Funding
Po Box 740281
Houston, TX 77274

Lvny Funding
Po Box 10584
Greenville, SC 29603

Midland
5575 Roscoe Court
San Diego, CA 91823

Midland Credit Mgmt
8875 Aero Dr
San Diego, CA 92123

Millenium Credit Con
149 E Thompson Av
West St Paul, MN 55118

Neo Fin/22
Po Box 41448
Philadelphia, PA 19101

Neo Fin/99
507 Prudential Rd
Horsham, PA 19044

Nicor
Po Box 2020
Aurora, IL 60507

Nicor Gas
1844 Ferry Road
Naperville, IL 60563

Omnium Worldwide, Inc.
7171 Mercy Road
Omaha, NE 68106

Paragon Way Inc
2101 W Ben White Blvd
Austin, TX 78704

Park Dansan
Po Box 248
Gastonia, NC 28053

Portfolio
120 Corporate Blvd, Ste 100
Norfolk, VA 23502

Portfolio Recvry&Affil
120 Corporate Blvd Ste 1
Norfolk, VA 23502

Providian Financial
Po Box 660509
Dallas, TX 75266

Rwds660-Deb
211 N Main
Blunt, SD 57522

Salute Visa
Po Box 105555
Atlanta, GA 30348-5555

Sears/Cbsd
Po Box 6189
Sioux Falls, SD 57117

Sprint
Po Box 8077
London, KY 40742

T-Mobile
Po Box 2400
Young America, MN 55553-2400

Tribute/Fbodf
245 Perimeter Center Pk
Atlanta, GA 30346

Valentine & Kebartias, Inc.
Po Box 325
Lawrence, MA 01842-0625

Village of Matteson
Dept of Water / Sewers
4900 Village Common
Matteson, IL 60443

Wells Fargo Home Mortg
625 Maryville Centre Dr
St. Louis, MO 63141

West Asset Management
Po Box 2307
Sherman, TX 75091-2307